

Fill in this information to identify the case:

Debtor 1 DAVID HEAD JRDebtor 2 BETTY HEAD  
(Spouse, if filing)United States Bankruptcy Court for the Middle District of GeorgiaCase Number 15-50969**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** 1900 Capital Trust I, by U.S. Bank Trust National Association,  
not in its Individual Capacity but solely as Certificate Trustee

**Court Claim no.** (If known): 11-2

**Date of Payment change:** 02/01/2019

Must be at least 21 days after  
date of this notice.

**Last 4 digits** of any number you use  
to identify the debtor's account: 6323

**New total payment:** \$ 611.35

Principal, interest and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$

New escrow payment: \$

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why:

Current interest rate: 2.00 %

New interest rate: 3.00 %

Current Principal and interest payment: \$ 299.78

New Principal and interest payment: \$ 350.75

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current Mortgage payment: \$

New Mortgage payment: \$

Debtor 1 DAVID HEAD JR Case number (if known) 15-50969  
First Name Middle Name Last Name

## Part 4: Sign here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Ashish Rawat  
Signature

Date: 01/11/2019

**Print:** Ashish Rawat  
First Name Middle Name Last Name

Title: Claims Processor

**Company** AIS Portfolio Services, LP

**Address** P.O. Box 201347  
Number Street  
Arlington TX 76006  
City State ZIP Code

**Contact Phone** ((888) 455-6662)

Email

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA  
MACON DIVISION

Case	DAVID HEAD JR	)	Case No.	15-50969
Name:	BETTY HEAD	)	Judge:	AUSTIN E. CARTER
		)	Chapter:	13
Debtor(s).		)		

**CERTIFICATE OF SERVICE**

PLEASE BE ADVISED that on 01/11/2019 (the "Notice Date"), pursuant to Federal Rule of Bankruptcy Procedure 3002.1(b)(the "Bankruptcy Rules"), 1900 Capital Trust I, by U.S. Bank Trust National Association, not in its Individual Capacity but solely as Certificate Trustee filed a Notice of Change of Mortgage Payment (the "Notice"). The Notice was filed due to a post-bankruptcy change of payment on the Debtor(s) principal place of residence. A copy of the Notice is attached hereto.

The filing of this Notice, via the Court's Electronic Filing system, constitutes service upon the Chapter 13 Trustee and counsel for the Debtor(s), pursuant to Bankruptcy Rule 3002.1 and any and all applicable Bankruptcy Rules.

I hereby certify that on 01/11/2019 a copy of the Notice was served upon the Debtor(s) on the Notice Date, at the address listed below, by First Class U.S. Mail, postage prepaid.

Debtor: DAVID HEAD JR  
BETTY HEAD  
3320 US HWY 341 S,  
HAWKINSVILLE, GA 31036

I hereby certify that on 01/11/2019 a copy of this Notice and all attachments on the following by Electronic Notification via CM/ECF and/or other Electronic Notification:

Trustee:  
CAMILLE HOPE  
PO BOX 954,  
MACON, GA 31202

Debtor's counsel:  
ATTORNEY AT LAW  
LISA RENEE WILLIAMS  
1108 WASHINGTON STREET, SUITE A  
PERRY, GA 31069

All Parties in Interest  
All Parties requesting Notice

By: /s/ Ashish Rawat  
Ashish Rawat, AIS Portfolio Services, LP.  
Authorized Agent for Shellpoint Mortgage Servicing

P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED



**Phone Number:** 800-365-7107  
**Fax:** 866-467-1137  
www.shellpointmtg.com  
**Mon - Thurs:** 8:00AM-10:00PM  
**Fri:** 8:00AM-10:00PM  
**Sat:** 8:00AM-3:00PM

DAVID HEAD, JR.  
1108 WASHINGTON STREET  
SUITE A  
PERRY GA 31069-3382

Loan Number:	6323
Principal Balance:	\$96,146.64
Property:	3220 US HWY 341 S HAWKINSVILLE, GA 31036

10/04/2018

## IMPORTANT NOTICE – INTEREST RATE AND MORTGAGE PAYMENT CHANGES

### Mortgage Modification Reminders

We want to remind you about some important terms of your modification. Per the modification agreement, your loan is subject to interest rate adjustment(s) until it reaches its interest cap rate, which was based on the market interest rate as of the date that the modification agreement was prepared.

### Modification Payment Information

The table below shows the schedule of adjustments to your current interest rate and estimated future changes to your monthly mortgage payment(s).

MONTHS	INTEREST RATE	INTEREST RATE CHANGE DATE	MONTHLY PRINCIPAL AND INTEREST PAYMENT AMOUNT	ESTIMATED MONTHLY ESCROW PAYMENT AMOUNT*	TOTAL ESTIMATED MONTHLY PAYMENT AMOUNT*	MONTHLY PAYMENT BEGINS ON
90	2%	07/01/2011	\$397.90	\$288.85	\$686.75	08/01/2011
12	3%	01/01/2019	\$350.75	\$288.85	\$639.60	02/01/2019
431	3.95%	01/01/2020	\$401.97	\$288.85	\$690.82	02/01/2020

\*Your total estimated monthly payment amount includes an escrow amount for property taxes, hazard insurance, and other escrowed expenses (if applicable), which may change your total monthly payment. The escrow payment amounts shown are based on the current data and present a reasonable estimate of expenditures for future escrow obligations; however, escrow payments may be adjusted periodically in accordance with applicable law. Your total estimated monthly payment amount is calculated by adding the monthly principal, interest, and escrow payment amount.

### Mortgage Assistance

We remain committed to helping homeowners. If you are concerned or anticipate challenges with your new monthly payments, contact us right away at 800-365-7107 Monday through Thursday 8:00AM-10:00PM, Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM EST.

If you are facing financial difficulties—whether they are short or long term—start exploring your options today. Information and educational resources are available to you at Fannie Mae's Know Your Options™ website at <https://www.knowyouroptions.com>.

Contact HUD-approved counselors who are available to provide you with the information and assistance you may need. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> or call 1-800-569-4287 to find a counseling agency in your area. Additionally,

**SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.**

For more information and frequently asked questions, visit our website at [www.shellpointmtg.com](http://www.shellpointmtg.com).

We will send you a reminder closer to the date of the adjustment.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al numero 800-365-7107.

Sincerely,

Shellpoint Mortgage Servicing  
800-365-7107

New Penn Financial LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address:** You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流, 请致电 800-365-7107, 我们将根据您的首选的语言安排相应的译员, 与您就贷款服务事项或您所接收的文件进行商讨。